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SOLE DECLARATION FOR PATENT APPLICATION AND POWER OF ATTORNEY

ROYAL MORTGAGE

As the below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name; I believe that I am the original, first and sole inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled SYSTEM AND METHOD FOR AND OBTAINING UNIVERSAL MULTIPLE MORTGAGE UNDERWRITING APPROVAL, the specification of which is attached hereto. ____ and was amended on _ as Application Serial Number _____ was filed on (if applicable) filed on _ is an International Application, PCT Application No. I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above. I acknowledge the duty to disclose information which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations, § 1.56(a). Prior Foreign Application(s) I hereby claim foreign priority benefits under Title 35, United States Code, § 119 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application(s) for patent or inventor's certificate having a filing date before that of the application on which priority is claimed: **Priority Claimed** Date of Issue Date of Filing **Application Number** Country Under (day, month, year) (day, month, year) 35 U.S.C. 119 Yes 🖂 No 🗆 No 🗌 Yes 🔲 Prior United States Provisional Application(s) I hereby claim the benefit under Title 35, United States Code, § 119(e) of any United States provisional application(s) listed below Date of Filing Application Serial Number (day, month, year)

Prior United States Application(s)

I hereby claim the benefit under Title 35, United States Code, § 120 of any United States application(s) listed below, and insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, § 112, I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, § 1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

Application Serial	Date of Filing	Status - Patented,
Number	{day, month, year}	Pending, Abandoned





And I hereby appoint, both jointly and severally, as my attorneys with full power of substitution and resocution, to prosecute this application and to transact all business in the Patent and Trademark Office connected herewith the following attorneys, their registration numbers being listed after

Thomas J. Scott, Jr., Registration No. 27,836; Stanislaus Aksman, Registration No. 28,582; James G. Gatto, Registration No. 32,894; Christopher C. Campbell, Registration No. 37,291; Thomas M. Blasey, Registration No. 33, 475; Thomas E. Anderson, Registration No. Henry C. Su, Registration No. 37,738; Brian M. Buroker, Registration No. 39,125; Charles F. Hollis, Registration No. 40,650; Jonathan D. Link, Registration No. 41,548; Kevin T. Duncan, Registration No, 41,495; George Georgellis, Registration No. 43,632; Stephen T. Schreiner, Registration No. 43,097; Christopher J. Cuneo, Registration No. 42,450; Raphael A. Valencia, Registration No. 43,216; Scott D. Balderston, Registration No. 35,436; Steven P. Klocinski, Registration No. 39,251; Yisun Song, Registration No. 44,487; Jennifer A. Albert, Registration No. 32,012; Kerry Owens, Registration No. 37,412; Milan M. Vinnola, Registration Number 45,979; Devin S. Morgan, Registration No. 45,562; Andrew J. Ririe, Registration No. 45,597; Carl L. Benson, Registration No. 38,378; Robin C. Clark, Registration No. 49,050; Herbert V. Kerner, Registration No. 42,721; Rene' Vazquez, Registration No. 38,647; and David M. Huntley, Registration No.40,309.

All correspondence and telephone communications should be addressed to Hunton & Williams, 1900 K Street, N.W., Washington, D.C. 20006-1109, telephone number (202) 955-1500, which is also the address and telephone number of each of the above listed attorneys.

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

Sinnature

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